

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

Taylor, Bean & Whitaker Mortgage Corp.,

CASE NO: 3:09-bk-07047-JAF
CHAPTER: 11

Debtor(s) _____

AFFIDAVIT IN SUPPORT OF MOTION TO LIFT, MODIFY OR ANNUL AUTOMATIC STAY
OR FOR ADEQUATE PROTECTION

STATE OF: Florida }

COUNTY OF: Duval }

Alexis McKinnon

BEFORE ME, the undersigned authority, personally appeared _____

who, being by me first duly sworn, deposes and says:

1. I am Assistant Secretary, employed by AMERICAN HOME MORTGAGE SERVICING, INC., servicing agent for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST SERIES 2006-4, TBW MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-4, herein referred to as "Creditor." I am personally familiar with the facts herein set forth and I am authorized to make this affidavit.

2. I have read the Motion to Lift, Modify or Annul Automatic Stay or for Adequate Protection in this case and the allegations in such Motion are true and correct. The exhibits attached to the Motion are true and correct copies of the Note and the Mortgage.

3. During the period ending with the defaults in payment of principal and interest, all payments under the foregoing instruments were made to Creditor, or its predecessor or predecessors in ownership of the Note and the Mortgage. The record of payments and charges to the account are personally known to me from the books and record for the account in Creditor's possession.

Steven Bovee
Alicia Bovee
Loan #: xxxxxx9863
14 Pine Drive, Windsor Locks, CT 06096

OUR FILE: CA11-06116 / SH

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

4. The sums now due to creditor are itemized below and incorporated herein by reference.

Alexis McKinnon

Affiant is personally known.

Executed on NOVEMBER 8, 20 11.

FURTHER AFFIANT SAYETH NAUGHT

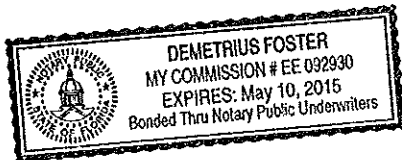
STATE OF: Florida }

COUNTY OF: Duval }

SWORN TO AND SUBSCRIBED BEFORE ME this 8 day of NOVEMBER, 20 11, by

ALEXIS MCKINNON, who is personally known to me.

Demetrius Foster



NOTARY PUBLIC **Demetrius Foster**
Commission Number: EE092930
My Commission expires: 5-10-2015

Steven Boyce
Alicia Bovee
Loan #: xxxxxx9863
14 Pine Drive, Windsor Locks, CT 06096

OUR FILE: CA11-06116/SH

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

AMERICAN HOME MORTGAGE SERVICING, INC., as servicer for, U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST SERIES 2006-4, TBW MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2006-4

CLAIM AND ARREARAGE WORKSHEET

FFA File Number:	CA11-06116
Client:	AMERICAN HOME MORTGAGE SERVICING, INC.
Movant:	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST SERIES 2006-4, TBW MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-4
Debtor(s)	Taylor, Bean & Whitaker Mortgage Corp.
USBC Case Number:	3:09-bk-07047-JAF
Division:	Jacksonville Division
District:	Middle District of Florida
Date Filed:	08/24/2009
Chapter:	11

APPROXIMATE PAYOFF FIGURES:

Principal Balance	\$189,369.14
Interest Due	\$7,934.72
Escrow Advance	\$989.31
Late Charges	\$379.98
BPO/Appraisal Fees	\$310.00
Foreclosure Legal Fees and Costs	\$376.75
Bankruptcy Legal Fees and Costs	\$800.00
TOTAL	\$200,159.90

APPROXIMATE ARREARAGES:

Number of Payments Due: 9

03/01/2011	Through	11/01/2011	@	\$1,593.17	Each	
Total of Payments Due:						\$14,338.53
Total of Late Charges Due:				\$379.98		
BPO/Appraisal Fees				\$310.00		
Foreclosure Legal Fees and Costs				\$376.75		
Bankruptcy Legal Fees and Costs				\$800.00		
TOTAL						\$16,196.26

Steven Bovee
Alicia Bovee
Loan #: xxxxxx9863
14 Pine Drive, Windsor Locks, CT 06096

OUR FILE: CA11-06116 / SH

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

P309 LN [REDACTED] MORTGAGE LOAN HISTORY 09-08-11
 NAME SM BOYEE INV-LN [REDACTED] DUE 03-01-11 TYPE 13
 BR 00 MAN F P-TYPE I INT .0775000 FIRST PB 168,396.14 2ND PB .00
 HUD .00 NET 1593.17 SF .00250000 SUSP .00 STOP D B P F N A D L
 REP .00 RES .00 A 0 0 | 1 0 0 |
 APP 09-02 08-10 08-10 08-09 08-01
 DUE 00-00 00-00 00-00 00-00 00-00
 TYPE/TRAN 6 33 6 32 6 30 6 33 6 33
 AMOUNT .00 .00 .00 .00 .00
 PRIN-PD .00 .00 .00 .00 .00
 PRIN-BAL 168,396.14 168,396.14 168,396.14 168,396.14 168,396.14
 INT-PD .00 .00 .00 .00 .00
 ESC-PD .00 .00 .00 .00 .00
 ESC-BAL .00 .00 .00 .00 .00
 A&H-INS .00 .00 .00 .00 .00
 LIFE-INS .00 .00 .00 .00 .00
 LC/FEES .00 .00 .00 .00 .00
 MISC-PD .00 .00 .00 .00 .00
 ADV-BAL 989.31 989.31 989.31 989.31 989.31
 SUSP .00 .00 .00 .00 .00
 SC/PAYEE PM-LPSFSI ATHUNT ATHUNT POWervalu PM-LPSFSI

PAGE 001 OF 010 TOTAL TRANS AVAILABLE 0050 OLDEST TRAN 09-16-10 /P

HAZI [REDACTED] HAZARD & FLOOD INSURANCE 09/08/11 18:37:47
351 NAME SM BOVEE TYPE CONV. RES. UNIT ID
PROP 14 PINE DR WINDSOR LOCKS CT 06096 MAN F GROUP

-----MAIN-----
TYP AGENT INSCD DUE EXPIRES PREMIUM TRM COVERAGE P C POLICY NUMBER 523 N
351 EDIAL 70102 11/11 11/09/11 838.52 12 222000 6 H 919055433
ACT C DISB CD ADD. PREM MTG CL R 11/03/09 VP Y DV ZGD

ACTIVE FORECLOSURE LOSS MIT IND = 0 IN PROCESS/UNDETERMI
REMOVED LOSS MITIGATION 070 DAYS PAST PROJECTED LEGAL DATE
PROCESSING NOTES ARE PRESENT FORECLOSURE STOP = 1

-----HDED TO UPDATE DEDUCTIBLE AMOUNT-----

AGENT ALLSTATE INSURANCE
EDI ONLY.

INVESTOR NAME TBW 2006-4
INVESTOR LOAN [REDACTED]
INVESTOR PHONE 000-000-0000
CLS 06-22-06 ASM 00-00-00 MAT 07-36
DUE 03-01-11 PRIN BAL 168,396.14
ESC BAL 989.31- R ESC .00
HAZ MONTH 57.92 HAZ YTD .00
ORIG OWNR OCCUPY

INSCD ALLSTATE INS CO
PAY ATTN: MRC
P.O. BOX 660649
DALLAS TX 75266

DDCH ██████████ CORPORATE ADVANCE HISTORY SCREEN P78/001 09/08/11 18:37:33
 SM BOVEE L:R F:A B: R: 03/01/11 TYPE CONV, RES. MAN F
 14 PINE DR WINDSOR LOCKS CT 06096

* END *

____ C/A PAYEE ____ TRAN ____ RSN ____ USR _____ ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	ORIG	DSB
745	SYS	07/29/10		20.00			13R19	DBRE	BREACH LETTER		
745	###	06/15/10		145.49-			13R19	CARN	C/A TO REIN/PIF		
745	###	04/26/10		19.51-			13R19	CARN	C/A TO REIN/PIF		
633	INV	04/21/10		20.00	ATMCDD		13T21	DBRE	BREACH LETTER		
632	INV	01/20/10		65.00	PMNCCI		13R19	BORI	BORR INTERVIEW		
633	INV	11/19/09		100.00	APMARK-M		13R19	PVBC	BPO/FORECLOSURE		

** BEGINNING CORP ADV BALANCE: 0.00
 ** TOTAL OF TRANS DISPLAYED ON DDCH: 555.40
 ** OUTSTANDING CORP ADV BALANCE: 555.40

DDCH ██████████ CORPORATE ADVANCE HISTORY SCREEN P78/001 09/08/11 18:37:29

SM BOVEE LIR FIA B; R: 03/01/11 TYPE CONV. RES. MAN F
 14 PINE DR WINDSOR LOCKS CT 06096

* MORE *

____ C/A PAYEE ____ TRAN ____ RSN ____ USR _____ ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE RSN	DESCRIPTION	ORIG DSB
630	INV	12/31/10	125.00	ATHUNT	13R19	ATFF FC ATTY FEES	
745	HHH	12/30/10	125.00-		13R19	ATFF FC ATTY FEES	
745	HHH	12/30/10	250.00-		13R19	ATFC FC ATTY COSTS	
745	HHH	12/30/10	168.80-		13R19	CARN C/A TO REIN/PIF	
633	INV	12/02/10	9.60	FSFIDEL	13R19	PIPI PROP INSPECTIONS	
633	SYS	11/11/10	100.00	POWERVALU	13R19	PVBC BPO/FORECLOSURE	
633	INV	11/01/10	9.60	FSFIDEL	13R19	PIPI PROP INSPECTIONS	
633	INV	10/12/10	9.60	FSFIDEL	13R19	PIPI PROP INSPECTIONS	
633	INV	08/19/10	20.00	ATMCOD	13R19	DBRE BREACH LETTER	
745	SYS	07/29/10	20.00-		13T21	DBRE BREACH LETTER	

DDCH ██████████ CORPORATE ADVANCE HISTORY SCREEN P78/001 09/08/11 18:37:25

SM BOVEE L:R F:A B: R: 03/01/11 TYPE CONV. RES. MAN F
 14 PINE DR WINDSOR LOCKS CT 06096

* MORE *

____ C/A PAYEE ____ TRAN ____ RSN ____ USR _____ ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: _____ THRU _____

C/A

TRN	USR	DATE	TRAN AMT	ESC PAYEE	PAYEE RSN	DESCRIPTION	ORIG DSB
633	INV	09/02/11	9.60	PM-LPSFSI	13R19	PIPI PROP INSPECTIONS	
632	INV	08/10/11	251.75	ATHUNT	13R19	ATFC FC ATTY COSTS	
630	INV	08/10/11	125.00	ATHUNT	13R19	ATFF FC ATTY FEES	
633	9CV	08/09/11	110.00	POWervalu	13R19	PVBC BPO/FORECLOSURE	
633	INV	08/01/11	9.60	PM-LPSFSI	13R19	PIPI PROP INSPECTIONS	
633	INV	07/06/11	9.60	PM-LPSFSI	13R19	PIPI PROP INSPECTIONS	
633	INV	06/02/11	9.60	PM-LPSFSI	13R19	PIPI PROP INSPECTIONS	
633	INV	04/21/11	20.65	ATMCD	13R19	DBRE BREACH LETTER	
633	INV	01/05/11	9.60	FSFIDEL	13R19	PIPI PROP INSPECTIONS	
632	INV	12/31/10	250.00	ATHUNT	13R19	ATFC FC ATTY COSTS	

P192 LN [REDACTED] LOAN STATUS 2 09/08/11

NAME SM BOYEE INV-LN [REDACTED] DUE 03-01-11 TYPE 13
 BR 00 MAN F P-TYPE I INT .0775000 FIRST PB 168,396.14 2ND PB .00

MISCELLANEOUS STEP SERVICE FEES SECOND MORTGAGE

EMPLOYEE CD	0	STEP1 AMT	INV/CAT	/
S294 SW	0	STEP1 RATE	INV LN NO	
L/I FLAG RLIC ARM IND		STEP2 AMT	LOAN TYPE	
COUPON MD	00	STEP2 RATE	MAN	
NEXT PMT NO	56	STEP3 AMT	TERM	
ASSUMP DATE	00-00-00	STEP3 RATE	NEXT PYMT	
LAST INV CHG	00-00	STEP4 AMT	ANNUAL SF	
DEFICIT START/STOP	00-00 07-36	STEP4 RATE	LEVEL SF	
DEFICIT INC	.00		2ND P&I	
OLD TOT PMT	1571.11		INT RATE	
OLD ESCROW MTH	304.49		ORIG LOAN	
1ST PRIN BEG	168750.82	AGENT NO	2ND PRIN BEG	
ESCROW BEG	1548.60	<u>LOCATION DATA</u>		
ADVANCE BEG	.00	STATE 06 COUNTY 003	CITY 0000	
DRFT BANK/DELAY	00000000	SMSA CENSUS	OCCUPY I	
DRAFT ACCT		CRA COMM LOW INC	MOD INC	
DRAFT ADDL PRIN		MINORITY COMM		
MTGR REC CORP ADV	555.40	3RD REC CORP ADV	.00	
NON-REC CORP ADV	.00	INT-ONLY FLAG EXPIRES - -		

PLEASE ENTER NEXT TRANSACTION [REDACTED] SEE SCREEN P191

CASE 3:09-bk-07047-JAF Doc 4380-1 Filed 11/17/11 Page 9 of 14

PCH2 ██████████ HPMT 03/01/11 PAYMENT CHANGE MAINTENANCE 09/08/11 18:36:46
 SM BOVEE 1ST PMT 08/01/06 INV P78/001 TYPE CONV. RES. MAN F
 CUR PMT 03/01/11 PB 168,396.14 IR 7.75000 GRP CLM

-----* HISTORY OF PAYMENTS *-----

<u>PMT DT</u>	03/01/11	10/01/11
<u>IR</u>	7.75000	7.75000
<u>P&I</u>	1,266.62	1,266.62
<u>COUNTY</u>	0.00	0.00
<u>CITY</u>	0.00	0.00
<u>HAZARD</u>	57.92	57.92
<u>MI</u>	0.00	0.00
<u>LIEN</u>	255.92	255.92
<u>DS</u>	12.71	0.00
<u>MISC</u>	0.00	0.00
<u>BSC</u>	0.00	0.00
<u>A&H</u>	0.00	0.00
<u>LIFE</u>	0.00	0.00
<u>REPL</u>	0.00	0.00
<u>HUD</u>	0.00	0.00
<u>2 P&I</u>	0.00	0.00
<u>NET</u>	1,593.17	1,580.46
<u>PAYMNT</u>		
<u>CHANGE</u>		
<u>REASON</u>		

FEE1 ██████████ FEE ACTIVITY LEDGER 09/08/11 18:38:31
 SELECTED CODES _____ FROM MMDDYY PAGE 1 OF 2
 STEVEN M BOVEE 14 PINE DR
 WINDSOR LOCKS
 CT 06096-

<u>FEE</u>	<u>DATE</u>	<u>DATE</u>	<u>DATE</u>	<u>DATE</u>	<u>DATE</u>	<u>DATE</u>	<u>DATE</u>
<u>CODE</u>	<u>DESCRIPTION</u>	<u>ASSESSED</u>	<u>AMOUNT</u>	<u>PAID</u>	<u>AMOUNT</u>	<u>WAIVED</u>	<u>AMOUNT</u>
	LATE CHARGES	F 10-23-09	443.31				
	LATE CHARGES	F 01-16-10	63.33				
	LATE CHARGES	F 02-16-10	63.33				
	LATE CHARGES	F 03-16-10	63.33				
	LATE CHARGES	F 04-16-10	63.33				
	LATE CHARGES	F 05-17-10	63.33				
	LATE CHARGES	F		05-28-10	614.47		
	LATE CHARGES	F		05-31-10	145.49		
	LATE CHARGES	F 07-16-10	63.33				
	LATE CHARGES	F 08-16-10	63.33				
	LATE CHARGES	F 09-16-10	63.33				
	LATE CHARGES	F 10-18-10	63.33				
	LATE CHARGES	F 11-16-10	63.33				
NEI	379.98	<u>TOTALS</u>	1456.59		1076.61		0.00

DLQI [REDACTED] Q9 DELINQUENCY OWNR ZZZ 09/08/11 18:33:20
 13 CONV. RES. PER/CLS/DFP F/GS/00 AGE: 5Y 3M IR: 7.75000 INV: P78
 DUE(7) 11,152.19 DUE 03/01/11() (03/17) ASSUM: ACQ:10/17/09
 LATE CHRG 379.98 PAYMT 1,593.17 P: 14 PINE DR
 BAD CK FEES .00 L/C AMT 63.33 WINDSOR LOCKS CT 06096
 OTHER FEES .00 PAYMT + LC 1,656.50 M:
 TOT DUE 11,532.17* PRIN BAL 168,396.14
 SUSPENSE .00 P&I 1,266.62 14 PINE DR
 NET DUE 11,532.17 DLQ 11 TIME,PAY 43 DAY WINDSOR LOCKS CT 06096
 C/S 203 STEVEN M BOVEE 860-627-6738
 C/D 12/09

BORROWRS

-----IMD:N----- * ADDITIONAL MESSAGES * -----NU: P-----

SOLICITFLAG = ACTIVE FORECLOSURE

LOSS MIT IND = 0 IN PROCESS/UNDETERMI CASHIER STOP 5

-----COM2----- * COMMENTS * -----

DATE USR CONTACT RESPONSE REASON RECALL F/B REMIND

072710 DSP < NEW MULTI FOUND >
 090611 DVX BUSY
 090511 DNT ACNT MONITORD
 090511 DNT <DID NOT CONTINUE WITH SKIP AS PER NOTS ON 032510 >
 <BY PZAMX B1 DECEASED >

PAY4 ██████████ AS-OF 09/09/11 PAYOFF CALCULATION TOTALS 09/08/11 18:33:14

NAME SM BOVEE CONTACT NAME STEVEN M BOVEE

		----- RATE CHANGES -----			
		-----	-----	-----	-----
		INT FROM	RATE	AMOUNT	
PRINCIPAL BALANCE	168,396.14				
INTEREST 09/09/11	7,934.72	CALC			
PRQ RATA MIP/PMI	.00	02/01/11	7.75000	7,934.72	
ESCROW ADVANCE	989.31	09/10/11			
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	30.00				
ACCUM LATE CHARGES ¹	379.98				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	.00				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00				
CR LIFE/ORIG FEE RBATE	.00				
RECOVERABLE BALANCE	555.40				
		TOTAL INTEREST		7,934.72	
		TOTAL TO PAYOFF		178,285.55	
		NUMBER OF COPIES: 1		PRESS PF1 TO PRINT	

PAY3 ██████████ AS-OF 09/09/11 PAYOFF FEES AND PERDIEM 09/08/11 18:33:04

----- 1ST MORT PERDIEM INTEREST - ASSESS WAIVE -----			----- ADDITIONAL FEES -----			
FROM	RATE	AMOUNT	N	N		
09/10/11	07.75000	35.76	N	N 1	.00	PROP INSPECTION FEE
			N	N 2	.00	PROP INSPECTION FEE
			N	Y 3	.00	OVERAGE TO ESCROW
			N	N 4	.00	INTEREST ON ESCROW
			N	N 5	30.00	STATEMENT/QUOTE FEE
			N	Y 6	.00	LIEN RELEASE FEE
			N	N 7	.00	RECORDING FEES
			N	Y 8	.00	FAX FEE(S)
			N		379.98	ACCUM LATE CHARGES
			N		.00	ACCUM NSF CHARGES
			N		.00	OTHER FEES DUE

----- MEMO ITEMS -----

PAYMENT L/C 63.33 TYP 13 ST 06 CNTY 003 INV P78 001

----- PF4: FEE COMMENTS -----

ACTIVE FORECLOSURE LOSS MIT IND = 0 IN PROCESS/UNDETERMI
 REMOVED LOSS MITIGATION
 LOAN IS IN FORECLOSURE, F/C STOP = 1 PROC STOP = A FORECLOSURE DEPT
 LOAN PAST DUE 7 MONTHS 070 DAYS PAST PROJECTED LEGAL DATE